



02057281

SEP 17 2002

FORM 6-K**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**Report of Foreign Private Issuer
Pursuant to Rule 13a-16 or 15d-16 of
the Securities Exchange Act of 1934**

P.E
9/1/02**Commission File Number: 001-31416**

For the month of September 2002.
Total number of pages: 25.
The exhibit index is located on page 2.

Nissin Co., Ltd.

(Translation of registrant's name into English)

**Shinjuku L-Tower 15F
6-1, Nishi Shinjuku 1-chome
Shinjuku-ku, Tokyo 163-1555
Japan**

(Address of principal executive offices)

PROCESSED

SEP 18 2002

**THOMSON
FINANCIAL**

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.

Form 20-F X

Form 40-F __

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes __

No X

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-_____

Page 1 of 29 pages.

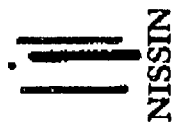
Wm

Information furnished on this form:

EXHIBITS

<u>Exhibit Number</u>	<u>Page Number</u>
1. Monthly data for August 2002	3
2. Notice, dated September 2, 2002, of granting of stock options in the form of new share subscription rights	18
3. Notice, dated September 9, 2002, of application for delisting of shares	24
4. Notice, dated September 10, 2002, of determination of exercise price, etc. of stock options in the form of new share subscription rights	26

Exhibit 1



NISSIN CO., LTD.(8571)
Monthly Data for August 2002

The figures herein are based on Japanese GAAP and are unaudited and may be subject to revision.

Loans Outstanding and Number of Accounts by Loan Type (As of August 31, 2002)

(ACCOUNTS)

	2001/8	% of total	change from 2001/7	2002/8	% of total	change from 2002/7	change from estimate	% change from 2001/8
Consumer loans	127,352	69.69%	-14	124,950	64.50%	94	158	98.11%
Consumer loans	118,399	64.79%	-40	113,649	58.67%	-102	65	95.99%
VIP loans	8,953	4.90%	26	11,301	5.83%	196	93	126.23%
Wide loans	29,992	16.41%	418	33,916	17.51%	500	-198	113.08%
Small business owner loans & Business Timely loans	24,955	13.66%	706	34,481	17.80%	841	-222	138.17%
Small business owner loans	15,258	8.35%	126	19,853	10.25%	685	107	130.12%
Business Timely loans	9,697	5.31%	580	14,628	7.55%	156	-329	150.85%
Commercial bills	27	0.01%	6	23	0.01%	2	2	85.19%
Secured loans	426	0.23%	14	344	0.18%	-8	-8	80.75%
Total number of accounts	182,752	100.00%	1,130	193,714	100.00%	1,429	-268	106.00%

(LOANS OUTSTANDING)

(Unit : amounts in thousands of yen)

	2001/8	% of total	change from 2001/7	2002/8	% of total	change from 2002/7	change from estimate	% change from 2001/8
Consumer loans	46,169,058	32.64%	685,690	46,688,740	27.63%	177,986	235,866	101.13%
Consumer loans	38,945,568	27.53%	153,118	37,223,643	22.03%	23,568	158,852	95.58%
VIP loans	7,223,489	5.11%	532,571	9,465,097	5.60%	154,418	77,014	131.03%
Wide loans	50,583,085	35.73%	982,689	59,249,484	35.07%	1,354,317	199,710	117.13%
Small business owner loans & Business Timely loans	43,101,383	30.46%	2,353,611	61,776,692	36.57%	2,463,986	558,097	143.33%
Small business owner loans	31,432,759	22.21%	1,261,736	44,223,071	26.18%	2,180,794	888,841	140.69%
Business Timely loans	11,668,623	8.25%	1,091,875	17,553,620	10.39%	283,192	-330,744	150.43%
Commercial bills	21,642	0.02%	-5,842	11,566	0.01%	715	919	53.44%
Secured loans	1,606,921	1.13%	-23,909	1,219,733	0.72%	-26,090	20,924	75.90%
Total loans outstanding	141,482,091	100.00%	3,992,239	168,946,216	100.00%	3,970,914	1,015,516	119.41%

*1 The number of branches is 72 after opening 2 new branches, closing 2 branches and relocating 4 branches since April 2002.

Changes in the Numbers of Applications and Approvals and the Ratio of Approval by Products (For the Year Ending March 31, 2003)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Consumer loans *1													
Applications	7,808	6,780	6,576	7,982	6,261								35,407
Approvals	2,028	2,021	1,828	2,277	1,957								10,111
Ratio of approval	25.97%	29.81%	27.80%	28.53%	31.26%								28.56%
VIP loans													
Applications	233	234	252	241	325								1,285
Approvals	222	224	228	221	301								1,196
Ratio of approval	95.27%	95.73%	90.48%	91.70%	92.62%								93.07%
Wide loans													
Applications	1,270	1,258	1,099	1,304	1,402								6,333
Approvals	1,016	1,062	863	1,001	1,117								5,059
Ratio of approval	80.00%	84.42%	78.53%	76.76%	79.67%								79.88%
Small business owner loans													
Applications	615	774	744	895	955								3,983
Approvals	556	691	678	786	891								3,594
Ratio of approval	90.40%	89.28%	90.03%	87.82%	93.30%								90.23%
Business Timely loans													
Applications	2,161	2,054	1,639	1,599	1,247								8,700
Approvals *2	1021	710	597	619	540								3,487
Ratio of approval	47.25%	34.57%	36.42%	38.71%	43.30%								40.08%
Secured loans													
Applications	3	10	7	8	3								31
Approvals	3	4	5	6	3								21
Ratio of approval	100.00%	40.00%	71.43%	75.00%	100.00%								67.74%
Commercial bills													
Applications	13	7	5	6	10								41
Approvals	7	5	5	6	8								31
Ratio of approval	53.85%	71.43%	100.00%	100.00%	80.00%								75.61%

*1) The figures for Consumer loans do not reflect applications and approvals through tie-up companies.

*2) Refers to the number of cardholders, which includes credit lines with zero balances.

Delinquent Loans By Default Days

As of August 31, 2000									
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	
Small business owner loans & Business Timely loans	2,005,554,217	6.87	347,912,495	1.19	215,070,956	0.74	730,239,468	2.50	1,293,222,919
Real estate-backed loans	139,900,191	7.05	25,731,597	1.30	8,827,519	0.44	60,747,520	3.06	95,306,636
Wide loans	2,030,348,774	4.35	378,004,495	0.81	220,551,826	0.47	694,021,448	1.49	1,292,577,769
Consumer loans	2,412,602,889	5.61	497,170,968	1.16	332,911,524	0.75	890,077,013	2.07	1,710,159,505
Others	6,876,774	23.19	0	0.00	4,795,400	16.18	987,510	3.33	5,783,910
Total	6,595,282,845	5.45	1,248,819,555	1.03	772,158,225	0.64	2,376,072,959	1.96	4,397,050,739
									3,664

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

Delinquent Loans By Default Days

As of August 31, 2001										
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total	%
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Small business owner loans	2,274,644,678	7.24	361,059,399	1.15	201,742,351	0.64	847,180,829	2.70	1,409,982,579	4.49
Business Timely loans	373,959,299	3.20	80,265,709	0.69	70,027,279	0.60	131,233,506	1.12	281,526,494	2.41
Real estate-backed loans	217,736,123	13.70	16,820,174	1.06	26,816,308	1.69	137,389,718	8.64	181,026,200	11.39
Wide loans	2,378,370,137	4.70	427,522,992	0.85	239,445,610	0.51	707,751,322	1.40	1,394,719,924	2.76
Consumer loans	2,533,580,846	5.49	532,556,694	1.15	385,876,078	0.84	937,208,786	2.03	1,853,641,558	4.02
Others	6,806,774	38.76	0	0.00	0	0.00	6,806,774	38.76	6,806,774	38.76
Total	7,785,097,857	5.50	1,418,224,968	1.00	943,907,626	0.67	2,767,570,935	1.96	5,129,703,529	3.63

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

Delinquent Loans By Default Days

As of August 31, 2002										
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total	%
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Small business owner loans	3,539,179,769	8.00	384,793,566	0.87	267,964,262	0.61	972,506,383	2.20	1,625,264,211	3.68
Business Timely loans	832,419,742	4.74	176,381,599	1.00	142,280,019	0.81	318,182,953	1.81	636,844,571	3.63
Real estate-backed loans	267,082,359	22.16	13,628,814	1.13	15,641,981	1.30	154,210,214	12.79	183,480,909	15.22
Wide loans	3,562,358,540	6.01	524,955,632	0.89	339,492,660	0.57	957,028,138	1.62	1,821,476,430	3.07
Consumer loans	2,971,510,074	6.36	672,349,520	1.44	429,443,183	0.92	975,229,698	2.09	2,077,022,403	4.45
Others	528,609	3.66	0	0.00	0	0.00	0	0.00	0	0.00
Total	11,173,079,093	6.61	1,772,109,131	1.03	1,194,822,007	0.71	3,377,157,386	2.00	6,344,088,524	3.76

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

Delinquent Loans By Default Days

As of June 30, 2002									
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	0
Small business owner loans	3,132,740,266	7.74	323,573,262	0.80	239,136,899	0.59	860,086,352	2.12	1,422,796,513
Business Timely loans	621,769,763	3.66	138,801,405	0.82	92,203,240	0.54	194,514,371	1.15	425,519,016
Real estate-backed loans	246,992,796	19.52	16,539,885	1.31	0	0.00	172,988,600	13.67	189,528,485
Wide loans	3,352,109,588	5.86	423,180,217	0.74	310,202,912	0.54	852,624,994	1.49	1,586,008,123
Consumer loans	2,589,916,502	5.57	624,995,074	1.34	401,600,807	0.86	551,219,171	1.19	1,577,815,052
Others	0	0.00	0	0.00	0	0.00	0	0.00	0
Total	9,943,528,915	6.12	1,527,089,843	0.94	1,043,143,858	0.64	2,631,433,488	1.62	5,201,667,189

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

(Unit: amounts in year)

Loans Outstanding	10,582,725
	40,482,264,470
	16,980,334,763
	1,265,275,700
	57,245,686,552
	46,492,582,834
	15,527,539
	162,492,274,603

Delinquent Loans By Default Days

As of July 31, 2002									
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	0
Small business owner loans	3,063,850,359	7.29	370,018,930	0.88	243,828,391	0.58	885,709,703	2.11	1,499,537,026
Business Timely loans	724,353,501	4.19	150,696,104	0.87	119,445,648	0.69	237,032,057	1.37	507,173,809
Real estate-backed loans	240,870,817	19.57	11,612,681	0.94	10,189,421	0.83	161,335,524	13.11	183,137,626
Wide loans	3,171,960,762	5.48	457,880,436	0.79	265,505,660	0.46	919,518,942	1.59	1,642,918,038
Consumer loans	2,663,050,833	5.71	574,691,473	1.24	389,661,229	0.84	783,477,803	1.69	1,749,832,505
Others	0	0.00	0	0.00	0	0.00	0	0.00	0
Total	9,866,086,272	5.98	1,564,908,624	0.93	1,028,636,349	0.62	2,989,074,031	1.81	5,582,619,004

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

(Unit: amounts in year)

Loans Outstanding	10,851,485
	42,042,277,847
	17,270,428,178
	1,230,736,141
	57,883,167,228
	46,510,753,703
	15,088,147
	164,975,302,729

Delinquent Loans By Default Days

As of August 31, 2002									
	1 day or more overdue	%	44-66 days overdue	%	67-96 days overdue	%	97 days or more overdue	%	Total
Commercial bills	0	0.00	0	0.00	0	0.00	0	0.00	0
Small business owner loans	3,539,179,769	8.00	384,799,566	0.87	267,964,262	0.61	973,506,383	2.20	1,625,264,211
Business Timely loans	832,419,742	4.74	176,381,599	1.00	142,280,019	0.81	318,182,953	1.81	636,844,571
Real estate-backed loans	267,082,359	22.16	13,628,814	1.13	15,641,881	1.30	154,210,214	12.79	183,480,909
Wide loans	3,562,358,540	6.01	524,955,632	0.89	339,492,660	0.57	957,028,138	1.62	1,821,476,430
Consumer loans	2,971,510,074	6.36	672,349,520	1.44	429,443,183	0.92	975,229,698	2.09	2,077,022,403
Others	528,609	3.66	0	0.00	0	0.00	0	0.00	0
Total	11,173,079,093	6.61	1,772,109,131	1.03	1,194,822,007	0.71	3,377,157,386	2.00	6,344,088,524

*The figures in the "Total" column do not include "1 day or more overdue" loans.

*Long-Term Loans Receivable are included in all loan amounts.

(Unit: amounts in year)

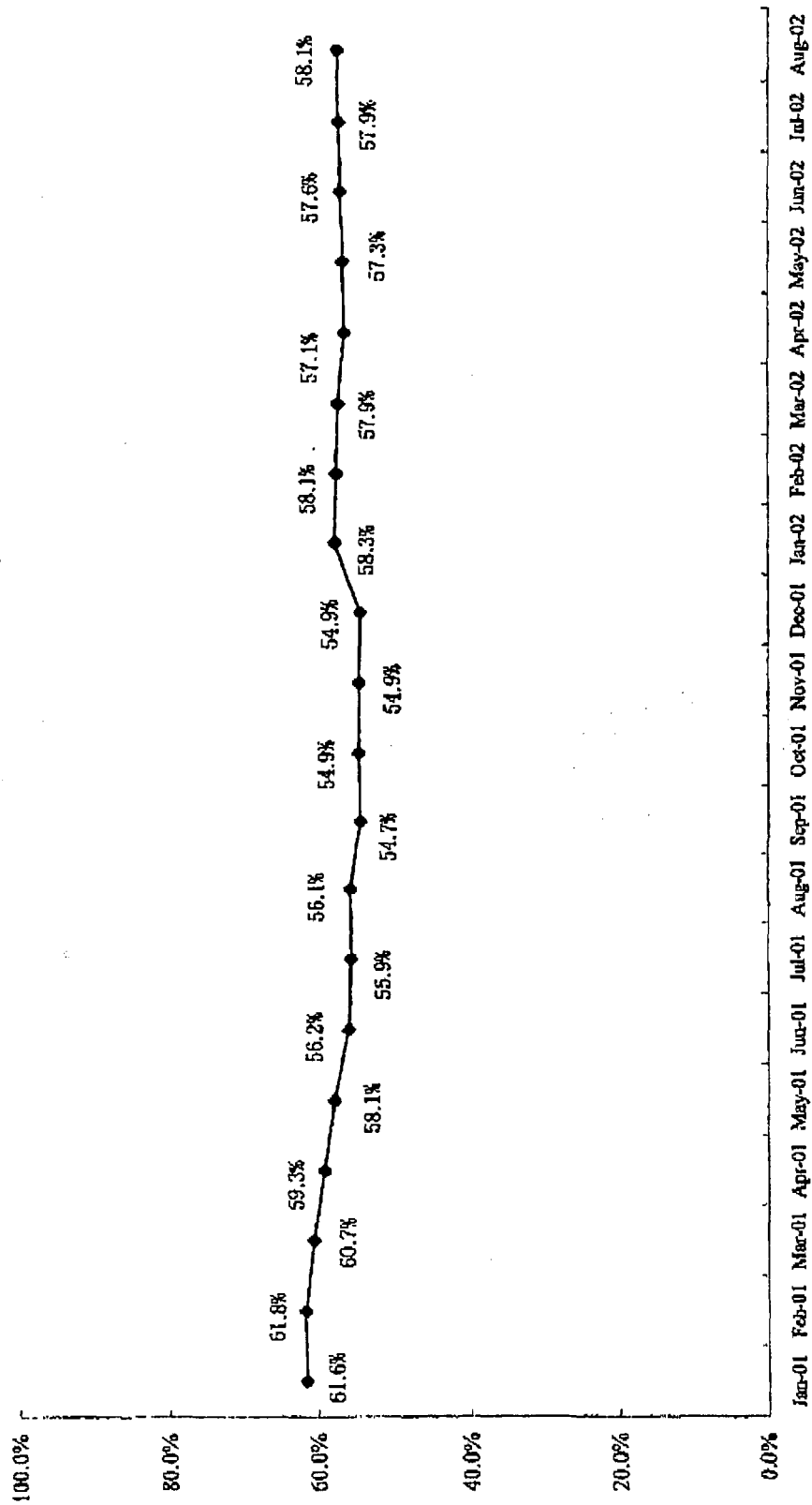
Loans Outstanding	11,566,671
	44,223,071,887
	17,553,620,750
	1,205,287,372
	59,249,484,228
	46,688,740,083
	14,445,986
	168,946,216,977

Business Timely / Active Accounts by Contract Month (January 2001 ~ August 2002)

Contract Month		Active Accounts and Total Loan Balance																																							
		2001												2002																											
Contract Year	Contract Month	January		February		March		April		May		June		July		August		September		October		November		December		January		February		March		April		May		June		July		August	
		Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance	Active Accounts	Loan Balance		
2001	Jan	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Feb	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Mar	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Apr	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	May	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Jun	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Jul	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Aug	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Sep	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Oct	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Nov	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2001	Dec	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Jan	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Feb	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Mar	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Apr	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	May	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Jun	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000
2002	Jul	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371	4,438,000	1,371																	

*1 The data before January 2001 are included in the m/f for January 2001.
 *2 The number of cards issued is not included. *3.0 cards without being outstanding. (*3.0 Cards - bad debt write-offs, reconstructed loans, deceased, etc.)

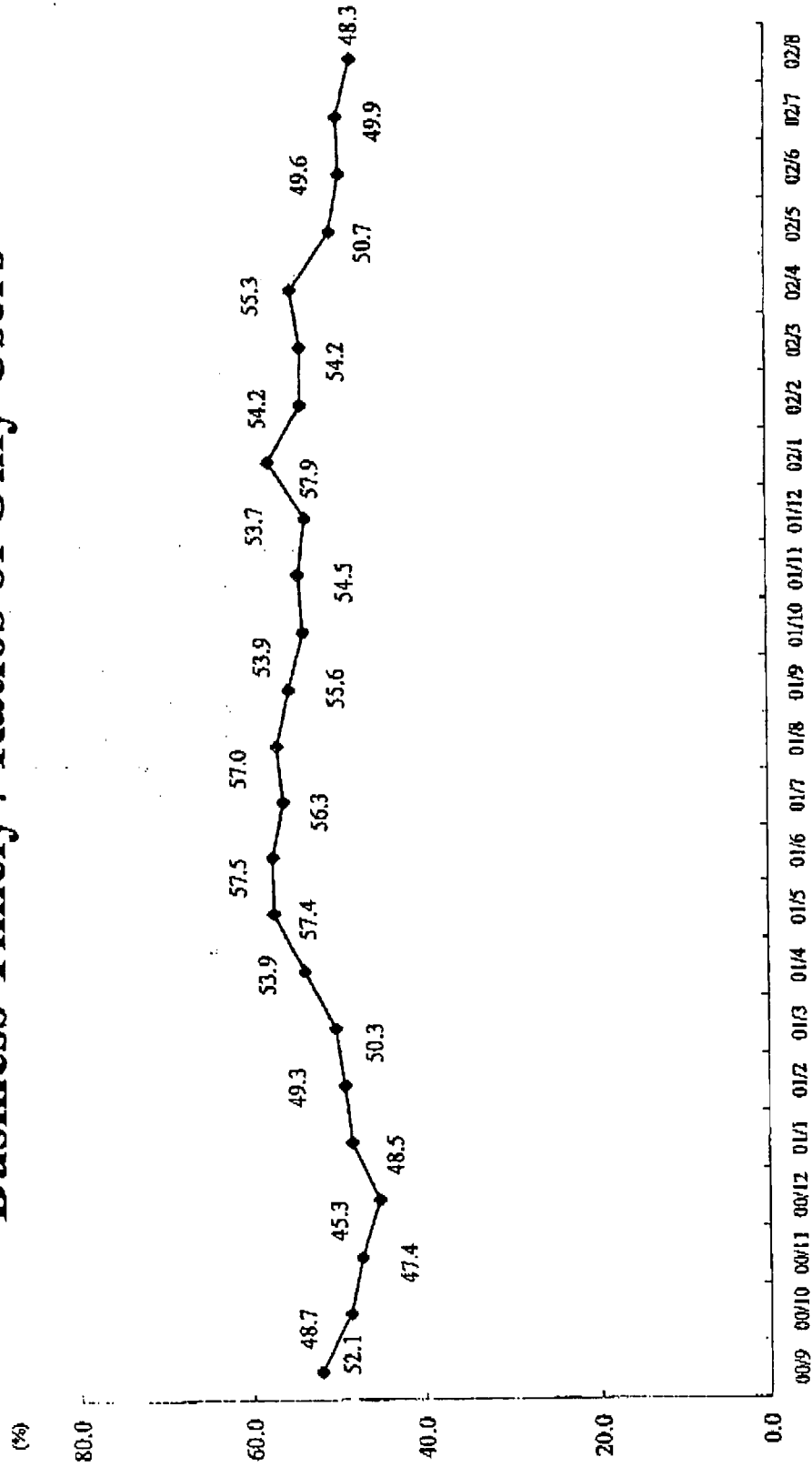
Active Ratios of Business Timely Accounts by month



Number of Credit Lines of Business Timely Customers at Contracting Time

No. of credit lines of business of customers at contracting time	66/67		66/68		66/69		66/70		66/71		66/72		66/73		66/74		66/75		66/76		66/77		66/78		66/79		66/80		66/81		66/82		66/83		66/84		66/85		66/86		66/87		66/88		66/89		66/90		66/91		66/92		66/93		66/94		66/95		66/96		66/97		66/98		66/99		66/100		66/101		66/102		66/103		66/104		66/105		66/106		66/107		66/108		66/109		66/110		66/111		66/112		66/113		66/114		66/115		66/116		66/117		66/118		66/119		66/120		66/121		66/122		66/123		66/124		66/125		66/126		66/127		66/128		66/129		66/130		66/131		66/132		66/133		66/134		66/135		66/136		66/137		66/138		66/139		66/140		66/141		66/142		66/143		66/144		66/145		66/146		66/147		66/148		66/149		66/150		66/151		66/152		66/153		66/154		66/155		66/156		66/157		66/158		66/159		66/160		66/161		66/162		66/163		66/164		66/165		66/166		66/167		66/168		66/169		66/170		66/171		66/172		66/173		66/174		66/175		66/176		66/177		66/178		66/179		66/180		66/181		66/182		66/183		66/184		66/185		66/186		66/187		66/188		66/189		66/190		66/191		66/192		66/193		66/194		66/195		66/196		66/197		66/198		66/199		66/200		66/201		66/202		66/203		66/204		66/205		66/206		66/207		66/208		66/209		66/210		66/211		66/212		66/213		66/214		66/215		66/216		66/217		66/218		66/219		66/220		66/221		66/222		66/223		66/224		66/225		66/226		66/227		66/228		66/229		66/230		66/231		66/232		66/233		66/234		66/235		66/236		66/237		66/238		66/239		66/240		66/241		66/242		66/243		66/244		66/245		66/246		66/247		66/248		66/249		66/250		66/251		66/252		66/253		66/254		66/255		66/256		66/257		66/258		66/259		66/260		66/261		66/262		66/263		66/264		66/265		66/266		66/267		66/268		66/269		66/270		66/271		66/272		66/273		66/274		66/275		66/276		66/277		66/278		66/279		66/280		66/281		66/282		66/283		66/284		66/285		66/286		66/287		66/288		66/289		66/290		66/291		66/292		66/293		66/294		66/295		66/296		66/297		66/298		66/299		66/300		66/301		66/302		66/303		66/304		66/305		66/306		66/307		66/308		66/309		66/310		66/311		66/312		66/313		66/314		66/315		66/316		66/317		66/318		66/319		66/320		66/321		66/322		66/323		66/324		66/325		66/326		66/327		66/328		66/329		66/330		66/331		66/332		66/333		66/334		66/335		66/336		66/337		66/338		66/339		66/340		66/341		66/342		66/343		66/344		66/345		66/346		66/347		66/348		66/349		66/350		66/351		66/352		66/353		66/354		66/355		66/356		66/357		66/358		66/359		66/360		66/361		66/362		66/363		66/364		66/365		66/366		66/367		66/368		66/369		66/370		66/371		66/372		66/373		66/374		66/375		66/376		66/377		66/378		66/379		66/380		66/381		66/382		66/383		66/384		66/385		66/386		66/387		66/388		66/389		66/390		66/391		66/392		66/393		66/394		66/395		66/396		66/397		66/398		66/399		66/400		66/401		66/402		66/403		66/404		66/405		66/406		66/407		66/408		66/409		66/410		66/411		66/412		66/413		66/414		66/415		66/416		66/417		66/418		66/419		66/420		66/421		66/422		66/423		66/424		66/425		66/426		66/427		66/428		66/429		66/430		66/431		66/432		66/433		66/434		66/435		66/436		66/437		66/438		66/439		66/440		66/441		66/442		66/443		66/444		66/445		66/446		66/447		66/448		66/449		66/450		66/451		66/452		66/453		66/454		66/455		66/456		66/457		66/458		66/459		66/460		66/461		66/462		66/463		66/464		66/465		66/466		66/467		66/468		66/469		66/470		66/471		66/472		66/473		66/474		66/475		66/476		66/477		66/478		66/479		66/480		66/481		66/482		66/483		66/484		66/485		66/486		66/487		66/488		66/489		66/490		66/491		66/492		66/493		66/494		66/495		66/496		66/497		66/498		66/499		66/500		66/501		66/502		66/503		66/504		66/505		66/506		66/507		66/508		66/509		66/510		66/511		66/512		66/513		66/514		66/515		66/516		66/517		66/518		66/519		66/520		66/521		66/522		66/523		66/524		66/525		66/526		66/527		66/528		66/529		66/530		66/531		66/532		66/533		66/534		66/535		66/536		66/537		66/538		66/539		66/540		66/541		66/542		66/543		66/544		66/545		66/546		66/547		66/548		66/549		66/550		66/551		66/552		66/553		66/554		66/555		66/556		66/557		66/558		66/559		66/560		66/561		66/562		66/563		66/564		66/565		66/566		66/567		66/568		66/569		66/570		66/571		66/572		66/573		66/574		66/575		66/576		66/577		66/578		66/579		66/580		66/581		66/582		66/583		66/584		66/585		66/586		66/587		66/588		66/589		66/590		66/591		66/592		66/593		66/594		66/595		66/596		66/597		66/598		66/599		66/600		66/601		66/602		66/603		66/604		66/605		66/606		66/607		66/608		66/609		66/610		66/611		66/612		66/613		66/614		66/615		66/616		66/617		66/618		66/619		66/620		66/621		66/622		66/623		66/624		66/625		66/626		66/627		66/628		66/629		66/630		66/631		66/632		66/633		66/634		66/635		66/636		66/637		66/638		66/639		66/640		66/641		66/642		66/643		66/644		66/645		66/646		66/647		66/648		66/649		66/650		66/651		66/652		66/653		66/654		66/655		66/656		66/657		66/658		66/659		66/660		66/661		66/662		66/663		66/664		66/665		66/666		66/667		66/668		66/669		66/670		66/671		66/672		66/673		66/674		66/675		66/676		66/677		66/678		66/679		66/680		66/681		66/682		66/683		66/684		66/685		66/686		66/687		66/688		66/689		66/690		66/691		66/692		66/693		66/694		66/695		66/696		66/697		66/698		66/699		66/700		66/701		66/702		66/703		66/704		66/705		66/706		66/707		66/708		66/709		66/710		66/711		66/712		66/713		66/714		66/715		66/716		66/717		66/718		66/719		66/720		66/721		66/722		66/723		66/724		66/725		66/726		66/727		66/728		66/729		66/730		66/731		66/732		66/733		66/734		66/735		66/736		66/737		66/738		66/739		66/740		66/741		66/742		66/743		66/744		66/745		66/746		66/747		66/748		66/749		66/750		66/751		66/752		66/753		66/754		66/755		66/756		66/757		66/758		66/759		66/760		66/761		66/762		66/763		66/764		66/765		66/766		66/767		66/768		66/769		66/770		66/771		66/772		66/773		66/774		66/775		66/776		66/777		66/778		66/779		66/780		66/781		66/782		66/783		66/784		66/785		66/786		66/787		66/788		66/789		66/790		66/791		66/792		66/793		66/794		66/795		66/796		66/797		66/798		66/799		66/800		66/801		66/802		66/803		66/804		66/805		66/806		66/807		66/808		66/809		66/810		66/811		66/812		66/813		66/814		66/815		66/816		66/817		66/818		66/819		66/820		66/821		66/822		66/823		66/824		66/825		66/826		66/827		66/828		66/829		66/830		66/831		66/832		66/833		66/834		66/835		66/836		66/837		66/838		66/839		66/840		66/841		66/842		66/843		66/844		66/845		66/846		66/847		66/848		66/849		66/850		66/851		66/852		66/853		66/854		66/855		66/856		66/857		66/858		66/859		66/860		66/861		66/862		66/863		66/864		66/865		66/866		66/867		66/868		66/869		66/870		66/871		66/872		66/873		66/874		66/875		66/876		66/877		66/878		66/879		66/880		66/881		66/882		66/883		66/884		66/885		66/886		66/887		66/888		66/889		66/890		66/891		66/892		66/893		66/894		66/895		66/896		66/897		66/898		66/899		66/900		66/901		66/902		66/903		66/904		66/905		66/906		66/907		66/908		66/909		66/910		66/911		66/912		66/913		66/914		66/915		66/916		66/917		66/918		66/919		66/920		66/921		66/922		66/923		66/924		66/925		66/926		66/927		66/928		66/929		66/930		66/931		66/932		66/933		66/934		66/935		66/936		66/937		66/938		66/939		66/940		66/941		66/942		66/943		66/944		66/945		66/946		66/947		66/948		66/949		66/950		66/951	
--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	-------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--

Business Timely / Ratios of Only Users



Note: Ratios of Only users = (Number of users with no credit lines from other companies at contracting time + Total number of Business Timely users)

Applications and Approval through Ascot Co., Ltd.

(Unit : amounts in thousands of yen)

2002	Applications	Details of contract made monthly			Lending circumstances								Total Leading		Total Loans Outstanding			
		New accounts contracted		Amounts	Initial loan contracts		Additional advances under existing loan contracts				Advances under new contracts to current or past borrowers				Accounts	Amounts	Accounts	Amounts
		Accounts with zero balance	Accounts		Amounts	Accounts	Amounts	Accounts	Amounts	Accounts	Amounts							
April	281	42	31	8,250	27	21,520	113	23,648	11	8,139	162	61,557	883	223	488,489			
May	401	45	31	10,000	22	18,250	120	27,652	13	14,550	169	70,452	981	252	538,429			
June	330	42	29	10,000	16	10,470	105	22,757	15	9,289	149	52,516	1,066	280	569,885			
July	355	48	33	11,500	22	16,350	117	25,505	10	7,630	164	60,985	1,145	304	605,934			
August	312	36	23	6,849	18	13,690	137	24,703	11	10,330	179	55,572	1,218	329	634,625			
September																		
October																		
November																		
December																		
January																		
February																		
March																		
TOTAL	1,679	213	147	46,599	105	80,280	592	124,265	60	49,938	823	301,082						

Note: The total loans outstanding include contracted consumer loans.

Applications and Approvals through Tie-up Companies

Loans acquired through Shinki Co., Ltd.

(Unit: amounts in thousands of yen)

2002	Applications				Contracted Accounts				Amount of contracted loans	Total Loans Outstanding	
	Wide loans	Small business special loans	Others	TOTAL	Wide loans	Small business special loans	Others	TOTAL		Accounts	Amounts
Apr	1,637	167	1,113	2,917	98	27	103	228	297,900	1,112	1,730,183
May	1,552	128	1,705	3,385	112	23	213	348	373,350	1,448	2,069,566
Jun	1,096	119	1,217	2,432	107	20	192	319	340,650	1,756	2,424,470
Jul	1,038	189	1,235	2,462	92	25	168	285	314,950	2,016	2,709,859
Aug	1,313	156	1,279	2,748	118	23	222	363	416,992	2,345	3,084,786
Sep											
Oct											
Nov											
Dec											
Jan											
Feb											
Mar											
TOTAL	6,634	737	6,549	13,920	527	118	916	1,561	1,742,842		

Loans acquired through Wide Co., Ltd

(Unit: amounts in thousands of yen)

2002	Applications				Contracted Accounts				Amount of contracted loans	Total Loans Outstanding	
	Wide Loans	Small Business special Loans	Others	TOTAL	Wide Loans	Small Business special Loans	Others	TOTAL		Accounts	Amounts
April	-	-	-	-	-	-	-	-	-	-	-
May	-	-	-	-	-	-	-	-	-	-	-
June	-	-	-	-	-	-	-	-	-	-	-
July	1,934	811	59	2,804	29	9	22	60	88,040	59	88,737
Aug	1,985	862	176	2,923	60	20	138	218	197,100	261	285,417
Sept											
Oct											
Nov											
Dec											
Jan											
Feb											
Mar											
TOTAL	3,919	673	235	4,827	79	29	160	268	288,040		

* The referral relationship with Wide Co., Ltd. started in July 2002.

Applications and Approvals through Tie-up Companies (I)

Loans acquired through Sanyo Club Co., Ltd.

(Unit: amounts in thousands of yen)

2002	Applications				Contracted Accounts				Amount of contracted loans	Total Loans Outstanding	
	Small Business Loans	Business Loans	Others	TOTAL	Small Business Loans	Business Loans	Others	TOTAL		Accounts	Amounts
Apr	75	0	3	78	5	0	0	5	14,550	14	18,835
May	92	0	4	96	13	2	10	25	45,390	27	61,958
Jun	150	5	59	209	19	19	30	68	71,500	98	133,998
Jul	288	0	51	339	24	43	35	102	111,990	186	245,398
Aug	270	11	11	292	30	24	32	86	118,310	258	366,579
Sep											
Oct											
Nov											
Dec											
Jan											
Feb											
Mar											
TOTAL	884	21	85	1,090	96	86	116	298	366,690		

Loans acquired through Inter Co., Ltd.

(Unit: amounts in thousands of yen)

2002	Applications				Contracted Accounts				Amount of contracted loans	Total Loans Outstanding	
	Small Business Loans	Business Loans	Others	TOTAL	Small Business Loans	Business Loans	Others	TOTAL		Accounts	Amounts
Apr	14	0	0	14	2	0	1	3	4,800	9	22,051
May	236	1	15	252	13	0	7	20	44,800	30	65,027
Jun	188	0	33	221	18	0	9	27	60,500	58	124,187
Jul	209	0	31	240	17	0	12	29	54,700	91	169,550
Aug	172	0	17	189	20	0	8	28	60,100	112	228,671
Sep											
Oct											
Nov											
Dec											
Jan											
Feb											
Mar											
TOTAL	819	1	95	915	70	0	37	107	220,100		

Loans extended through Webcashing.com (April 2002 ~ June 2002)

(Unit: amounts in thousands of yen)

	April			May			June			Quarterly Total		
	total	male	female	total	male	female	total	male	female	total	male	female
New applications	1,819	1,389	430	1,308	1,110	198	1,437	1,080	357	4,564	3,579	985
(number of new applications through mobile phone)	1,143	828	315	842	601	241	2,076	1,450	626	4,061	2,879	1,182
Loans extended	683	478	205	627	453	174	696	404	292	1,906	1,335	571
(number of new loans extended to mobile phone applicants)	279	169	110	259	198	61	428	280	148	966	647	319
Amount of loans extended	¥466,984	¥356,867	¥110,117	¥557,148	¥413,410	¥143,737	¥208,938	¥146,115	¥62,823	¥1,233,070	¥916,392	¥316,677
Ratio of loans extended to new loans	37.6%	34.5%	47.7%	47.9%	40.8%	88.0%	47.9%	37.4%	79.0%	44.2%	37.3%	58.0%
Average age of customers of new loans	31.6	30.7	32.4	31.7	31.2	32.2	31.5	32.8	30.2	31.6	31.6	31.6
Accounts※2			※18,478			※18,207			※18,708			※18,708
Loans Outstanding※2			※¥4,493,994			※¥4,515,251			※¥4,786,501			※¥4,786,501
Accounts※3			-			-			※20,649			-
Loans Outstanding※3			-			-			※¥9,019,011			-

※1. Ratio of loans extended to new loans = (Loans extended ÷ New applications)

※2. The figures for loans outstanding and accounts up to May 2002 include only the Consumer loans outstanding and accounts held at Webcashing Center.

※3. As a result of the closing of Webcashing Center in May, the Consumer loan accounts held at Webcashing Center were transferred to branches and loan offices. The loans outstanding and accounts here represent the sum of the loans outstanding and accounts of all loan products extended through Webcashing.com, including those originally held at Webcashing Center.

	July			August			September			Quarterly Total		
	total	male	female	total	male	female	total	male	female	total	male	female
New applications	2,430	1,839	591	2,023	1,541	482	2,007	1,507	500	6,460	4,887	1,573
(number of new applications through mobile phone)	2,492	1,795	697	1,266	918	348						
Loans extended	837	635	202	748	504	244						
(number of new loans extended to mobile phone applicants)	478	315	163	359	236	123						
Amount of loans extended	¥332,790	¥210,808	¥121,982	¥443,721	¥315,923	¥127,797						
Ratio of loans extended to new loans	34.5%	33.5%	47.9%	37.0%	32.7%	50.0%						
Average age of customers of new loans	31.4	31.7	30.5	32.3	32.8	31.2						
Accounts※3			※20,393			20,685						
Loans Outstanding※3			※¥8,899,180			¥9,304,615						

3

	October			November			December			Quarterly Total		
	total	male	female	total	male	female	total	male	female	total	male	female
New applications												
(number of new applications through mobile phone)												
Loans extended												
(number of new loans extended to mobile phone applicants)												
Amount of loans extended												
Ratio of loans extended to new loans												
Average age of customers of new loans												
Accounts												
Loans Outstanding												

	January			February			March			Quarterly Total		
	total	male	female	total	male	female	total	male	female	total	male	female
New applications												
(number of new applications through mobile phone)												
Loans extended												
(number of new loans extended to mobile phone applicants)												
Amount of loans extended												
Ratio of loans extended to new loans												
Average age of customers of new loans												
Accounts												
Loans Outstanding												

Funding diversification

① changes in borrowings

(Unit : amounts in millions of yen , %)

	02/08		02/03		01/08	
	amount	ratio	amount	ratio	amount	ratio
Banks	64,981	45.27	59,798	45.98	49,524	44.04
Life insurance	264	0.18	437	0.34	720	0.64
Non-life insurance	2,583	1.80	1,600	1.23	2,760	2.46
Others	27,198	18.95	18,722	14.39	19,938	17.73
Indirect	95,027	66.21	80,558	61.94	72,944	64.87
Direct	48,500	33.79	49,500	38.06	39,500	35.13
Total	143,527	100.00	130,058	100.00	112,444	100.00

② changes in interest rates on borrowing

(%)

	02/8	02/03	01/8
Banks	2.51	2.63	2.79
Life insurance	2.64	2.67	2.19
Non-life insurance	2.98	3.67	3.35
Others	2.72	3.20	3.24
Indirect	2.58	2.78	2.93
Direct	2.56	2.69	2.94
Total	2.58	2.75	2.93

(%)

	02/8	02/03	01/8
Long-term	2.15	2.23	3.05
Short-term	2.59	2.79	2.93

③ breakdown of borrowing by period

(Unit : amounts in millions of yen , %)

	02/08		02/03		01/08	
	amount	ratio	amount	ratio	amount	ratio
Short-term loan	3,750	2.61	1,400	1.08	335	0.30
Long-term loan within 1 year	59,171	41.23	48,348	37.17	37,974	33.77
Long-term loan over 1 year	80,605	56.16	80,310	61.75	74,134	65.93
Total of long-term	139,777	97.39	128,658	98.92	112,109	99.70
Total	143,527	100.00	130,058	100.00	112,444	100.00

Exhibit 2

Notice of Granting of Stock Options in the Form of New Share Subscription Rights

Notice is hereby given that at the meeting of the Board of Directors of NISSIN CO., LTD. (the "Company") held today, it was resolved that the Company would issue new share subscription rights as stock options pursuant to Article 280-20 and Article 280-21 of the Commercial Code of Japan and the resolution adopted at the 43rd Ordinary General Meeting of Shareholders of the Company held on June 22, 2002, as described below:

Description

1. Date for the issuance of new share subscription rights:

September 10, 2002.
2. Total number of new share subscription rights to be issued:

14,950 rights
(Number of shares to be issued or transferred for each new share subscription right: 100 shares).
3. Issue price of a new share subscription right:

Free of charge.
4. Class and number of shares to be issued or transferred upon exercise of new share subscription rights:

1,495,000 shares of common stock of the Company.

In the event that the Company divides or consolidates its shares, the said number of shares to be issued or transferred upon exercise of the new share subscription rights shall be adjusted in accordance with the following formula; provided, however, that such adjustment shall be made only to the number of shares in respect of which the said new share subscription rights have not been exercised by the Grantees thereof then, with any fraction of one share occurring upon such adjustment discarded:

$$\begin{array}{l} \text{Number of shares as} \\ \text{adjusted} \end{array} = \begin{array}{l} \text{Number of shares} \\ \text{before adjustment} \end{array} \times \begin{array}{l} \text{Division/consolidation ratio} \end{array}$$

In addition, in the event that the Company enters into a merger or consolidation with another company, or the Company becomes a 100% parent company by a share exchange with another company or the Company makes a spin-off, the Company will adjust the number of shares as considered necessary. In such case, the proviso of the preceding paragraph shall apply *mutatis mutandis*.

5. Amount to be paid in upon exercise of a new share subscription right:

(1) The amount to be paid in upon exercise of each new share subscription right (the "Paid-in Amount") shall be an amount obtained by multiplying the closing price of a share of common stock of the Company on the Tokyo Stock Exchange on August 30, 2002 (if the closing price is not available on that day, the closing price on the immediately preceding day; the same applies hereinafter) by 1.10 and the number of shares to be issued or transferred upon exercise of each new share subscription right, with any fraction of one yen rounded upward to the nearest one yen; provided, however, that the Paid-in Amount shall not fall below an amount obtained by multiplying the closing price of a share of common stock of the Company on the Tokyo Stock Exchange on the issue date of the new share subscription rights by the number of shares to be issued or transferred upon exercise of each new share subscription right.

(2) In the event that the Company divides or consolidates its shares, the Paid-in Amount shall be adjusted in accordance with the following formula, with any fraction of one yen occurring upon such adjustment rounded upward to the nearest one yen:

$$\text{Paid-in Amount as adjusted} = \frac{\text{Paid-in Amount before adjustment}}{1} \times \frac{1}{\text{Division/consolidation ratio}}$$

In the event that the Company issues new shares (exclusive of the issuance of new shares upon exercise of new share subscription rights, rights to subscribe for new shares pursuant to Article 280-19 of the Commercial Code of Japan prior to amendment thereto effective as of April 1, 2002 and warrants attached to bonds with warrants pursuant to Article 341-8 of the Commercial Code of Japan prior to the said amendment) or dispose of shares of treasury stock of the Company at a price lower than the current market price after the issuance of the new share subscription rights, the Paid-in Amount shall be adjusted in accordance with the following formula, with any fraction of one yen occurring upon such adjustment rounded upward to the nearest one yen:

$$\text{Paid-in Amount as adjusted} = \frac{\text{Paid-in Amount before adjustment} \times \left(\frac{\text{Number of already issued shares} + \frac{\text{Number of newly issued shares} \times \text{Paid-in price per share}}{\text{Current market price per share}}}{\text{Number of already issued shares} + \text{Number of newly issued shares}} \right)}{1}$$

In the above calculation formula, "Current market price per share" represents the closing price of a share of common stock of the Company on the Tokyo Stock Exchange on the day immediately preceding the day on which the Paid-in Amount as adjusted shall become applicable. "Number of already issued shares" represents, in case of the issuance of new shares, the total number of shares issued and outstanding on the allocation date thereof and in case of the disposition of shares of treasury stock of the Company, the total number of shares issued and outstanding on the day immediately preceding the day on which the Paid-in Amount as adjusted shall become applicable with the deduction of the total number of shares of treasury stock of the Company to be disposed of. In case of the disposition of shares of treasury stock, "Number of newly issued shares" shall be read "Number of shares of treasury stock disposed" and "Paid-in

market price per share" shall be read "Disposal price per share".

(3) In the event that the Company enters into a merger or consolidation with another company, or the Company becomes a 100% parent company by a share exchange with another company or the Company makes a spin-off, the Company will adjust the Paid-in Amount as considered necessary.

6. Aggregate issue prices of shares to be issued upon exercise of the new share subscription rights:

To be determined on September 10, 2002.

7. Amount of the issue prices of shares issued upon exercise of the new share subscription rights to be transferred to capital:

An amount obtained by multiplying by 0.5 the exercise price (if adjusted, the exercise price as adjusted), with any fraction of one yen occurring upon such calculation rounded upward to the nearest one yen.

8. New share subscription right exercise period:

From October 1, 2002 to September 30, 2005

9. Terms and conditions of the exercise of new share subscription rights:

(1) Any grantee of new share subscription rights ("Grantee") shall be any of the following persons when such Grantee exercises the new share subscription rights:

(i) Directors, Statutory Auditors and employees (including employees dispatched to other companies, as well as part-time workers and non-regular employees) of the Company and its subsidiaries under the Commercial Code of Japan;

(ii) Persons who have entered into advisory agreements with the Company; and

(iii) Persons dispatched to the Company for at least one year by companies that have entered into manpower supply agreements with the Company ("temporary staff(s)").

(2) In the event that any Grantee ceases to be any of the persons listed in the items of paragraph (ii) above, such Grantee shall, unless otherwise provided for herein, forfeit the right to exercise the new share subscription rights granted.

(3) Notwithstanding the preceding paragraph, in the event that any Grantee falls under any of the following events, such Grantee may exercise his/her new share subscription rights only for the respective periods specified below; provided, however, that no new share subscription rights can be exercised for any period other than the new share subscription right exercise period stipulated in Section 8:

(i) Any Grantee, who falls under Section 9, paragraph (1), item (i), retires as Director of the Company or any of its subsidiaries upon expiration of the term of

office or leaves the Company or any of its subsidiaries due to his/her mandatory retirement age as stipulated in the work rules:

For 90 days from the date of retirement.

- (ii) Any Grantee, who falls under Section 9, paragraph (1), item (i) or (ii), is elected as director or statutory auditor or hired as employee for any company with which the Company has a capital or business relationship and the Board of Directors of the Company allows such Grantee to exercise new share subscription rights:

For the period as specified by the Board of Directors.

- (iii) An employment agreement between the Company and any Grantee, who falls under Section 9, paragraph (1), item (i) (provided that such Grantee is a part-time worker or non-regular employee), terminates and is not renewed as such Grantee reaches the age specified by the Company:

For 90 days from the date of termination.

- (iv) An advisory agreement between the Company and any Grantee, who falls under Section 9, paragraph (1), item (ii), terminates as such Grantee reaches the age specified by the Company:

For 90 days from the date of termination.

- (v) Any Grantee, who falls under Section 9, paragraph (1), item (iii), is specifically allowed by the Company to exercise new share subscription rights as upon termination of his/her dispatch to the Company, an employment agreement is scheduled to be entered into between such Grantee and the Company:

As long as such Grantee holds the position of an employee of the Company, but subject to the terms and conditions specified by the Board of Directors of the Company.

- (4) No heir to any Grantee shall be entitled to exercise new share subscription rights.
- (5) No new share subscription right can be given in pledge or otherwise disposed of.
- (6) In the event that any Grantee violates any law or ordinance or any internal rule of the Company, such Grantee shall immediately forfeit the new share subscription rights granted.
- (7) Any Grantee may exercise all or any part of the new share subscription rights granted in a single procedure.
- (8) Any other term and condition for the exercise of new share subscription rights shall be governed by a "contract of granting new share subscription rights" to be entered into between the Company and each Grantee; provided, however, that no exercise of any fraction of one (1) new share subscription right is allowed.

10. Events and conditions to cancel new share subscription rights:

(1) In the event that a merger agreement under which the Company shall be merged is approved or the proposition for the approval of a share exchange agreement or a share transfer under which the Company shall become a wholly-owned subsidiary is approved at a General Meeting of Shareholders, the Company shall, by resolution of the Board of Directors, cancel all the new share subscription rights owned by the Grantees without consideration.

(2) In the event that any Grantee who has been granted new share subscription rights ceases to be qualified to exercise his/her new share subscription rights prior to the exercise thereof, the Company shall, by resolution of the Board of Directors, cancel all the new share subscription rights owned by the Grantee without consideration.

11. Restriction on a transfer of new share subscription rights:

Any transfer of new share subscription rights shall be subject to a resolution of the Board of Directors.

12. Issuance of certificates representing new share subscription rights:

Certificates representing new share subscription rights shall be issued only upon request from any Grantee.

13. Qualified grantees of new share subscription rights:

1,086 in total of Directors, Statutory Auditors, employees (including employees dispatched to other companies, in addition to employees and non-regular employees as stipulated in the work rules of the Company) and advisors of the Company, as well as temporary staffs with at least one year of service for the Company and directors, statutory auditors and employees of the Company's related companies.

[For reference]

1. Date of resolution of the Board of Directors for submission of the proposition to the Ordinary General Meeting of Shareholders:

May 13, 2002.

2. Date of resolution of the 43rd Ordinary General Meeting of Shareholders:

June 22, 2002.

- END -

Exhibit 3

Notice of Application for Delisting of Shares

Notice is hereby given that at the meeting of the Board of Directors of NISSIN CO., LTD. (the "Company") held on September 9, 2002, it was resolved that the Company would apply for delisting of its shares of common stock listed on the Osaka Securities Exchange, as described below:

Description

1. Reason for the application for delisting of shares:

The volume of shares of common stock of the Company traded on the Osaka Securities Exchange is small and the impact of delisting of such shares on the Company's shareholders and investors is expected to be insignificant.

2. Stock exchanges other than the Osaka Securities Exchange on which the shares of the Company are listed:

Tokyo Stock Exchange and New York Stock Exchange.

3. Expected date for the application for delisting of shares:

September 13 (Friday), 2002.

4. Future prospects:

The Company will continue to have its shares listed on the Tokyo Stock Exchange and New York Stock Exchange.

- END -

Exhibit 4

Notice of Determination of Exercise Price, Etc. of Stock Options
in the Form of New Share Subscription Rights

Notice is hereby given that at the meeting of the Board of Directors of NISSIN CO., LTD. (the "Company") held on September 2, 2002, the specific conditions were determined in respect of the new share subscription rights to be issued as stock options pursuant to Article 280-20 and Article 280-21 of the Commercial Code of Japan, as described below:

Description

1. Date for the issuance of new share subscription rights:

September 10, 2002.
2. Total number of new share subscription rights to be issued:

14,950 rights
(Number of shares to be issued or transferred for each new share subscription right: 100 shares).
3. Class and number of shares to be issued or transferred upon exercise of new share subscription rights:

1,495,000 shares of common stock of the Company.
4. Amount to be paid in upon exercise of a new share subscription right:

Amount for each new share subscription right: ¥99,550.

Paid-in Amount per share (Exercise Price): ¥995.5.

(The Exercise Price shall be an amount obtained by multiplying by 1.10 the closing price of a share of common stock of the Company on the Tokyo Stock Exchange on August 30, 2002.)
5. Aggregate issue prices of shares to be issued upon exercise of the new share subscription rights:

¥1,488,272,500.
6. Amount of the issue prices of shares issued upon exercise of the new share subscription rights to be transferred to capital:

¥498 per share.

[For reference]

1. Date of resolution of the Board of Directors for submission of the proposition to the Ordinary General Meeting of Shareholders:

May 13, 2002.

2. Date of resolution of the 43rd Ordinary General Meeting of Shareholders:

June 22, 2002.

3. Date of resolution of the Board of Directors for the issuance of the new share subscription rights:

September 2, 2002.

- END -

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Nissin Co., Ltd.

Date: September 17, 2002

By: Hitoshi Higaki
Hitoshi Higaki
Managing Director